

Information to identify the case:

Debtor 1	Christopher Reginald Conyer	Social Security number or ITIN xxx-xx-9511
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-14635-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Reginald Conyer

7/24/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher Reginald Conyer
Debtor

Case No. 19-14635-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Jul 24, 2023

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2023:

Recip ID	Recipient Name and Address
db	Christopher Reginald Conyer, 47 Sunflower Cir, Burlington, NJ 08016-2388
518068336	Metro Public Adjustmen, c/o Ryan S. Watson, 3551 Bristol Pike, Bensalem, PA 19020-4685
518068337	Metro Public Adjustment, c/o J Scott Watson PC, 24 Regency Plz, Glen Mills, PA 19342-1001
518761582	SantanderConsumerUSA Inc as, servicing agent forGateway,, OneLending&Finance,, LLC(Gateway), P.O. Box 560284 Dallas, TX 75356
518761583	SantanderConsumerUSA Inc as, servicing agent forGateway,, OneLending&Finance,, LLC(Gateway), P.O. Box 560284 Dallas, TX 75356
518068344	SantanderConsumerUSA Inc as
	+ Wilmington Trust, 1100 North Market St, Wilmington, DE 19890-0001

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 24 2023 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 24 2023 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 24 2023 20:21:00	Santander Consumer USA Inc., 8585 N. Stemmons Fwy., Ste 1100-N, Dallas, TX 75247-3822
518068329	+ EDI: CMIGROUP.COM	Jul 25 2023 00:05:00	CMI, 4200 International Pkwy, Carrollton, TX 75007-1930
518230429	Email/PDF: bncnotices@becket-lee.com	Jul 24 2023 20:31:53	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518269758	+ Email/Text: ecfbnc@aldridgeppte.com	Jul 24 2023 20:21:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE,, c/o Jenelle C. Arnold, ALDRIDGE PITE, LL, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518068331	EDI: DISCOVER.COM	Jul 25 2023 00:05:00	Discover Fincl Svc Llc, Po Box 15316, Wilmington, DE 19850-0000
518251255	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 24 2023 20:22:00	Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518068330	Email/Text: signed.order@pfwattorneys.com	Jul 24 2023 20:20:00	Discover Ban, c/o Christopher Odogbill Pressler & Pres, 7 Entin Rd, Parsippany, NJ 07054-5020
518102481	EDI: DISCOVER.COM	Jul 25 2023 00:05:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518068333	EDI: IRS.COM	Jul 25 2023 00:05:00	Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Jul 24, 2023

Form ID: 3180W

Total Noticed: 30

518068328	EDI: JPMORGANCHASE	Jul 25 2023 00:05:00	Chase/Bank One Card Services, Po Box 15298, Wilmington, DE 19850-0000
518068335	Email/Text: camanagement@mtb.com	Jul 24 2023 20:21:00	M&T Bank, PO Box 900, Millsboro, DE 19966-0900
518142400	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 24 2023 20:21:00	Santander Consumer USA Inc., POB 961245, Ft. Worth, TX 76161-0244
518136452	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 24 2023 20:21:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
518068338	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 24 2023 20:21:00	Santander Consumer Usa, 8585 N Stemmons Fwy, Ste 1000, Dallas, TX 75247-3800
518068339	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 24 2023 20:22:00	Select Portfolio SVCG, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
518068340	Email/Text: bankruptcy@sunrisecreditservices.com	Jul 24 2023 20:21:00	Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100
518068341	+ EDI: RMSC.COM	Jul 25 2023 00:05:00	Synch/Hh Gregg, Po Box 965036, Orlando, FL 32896-5036
518070671	+ EDI: RMSC.COM	Jul 25 2023 00:05:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518068342	EDI: LCITDAUTO	Jul 25 2023 00:05:00	TD Auto Finance, PO Box 9223, Farmington Hills, MI 48333-9223
518251428	Email/Text: electronicbkydocs@nelnet.net	Jul 24 2023 20:21:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
518068343	Email/Text: electronicbkydocs@nelnet.net	Jul 24 2023 20:21:00	US Dept of Education/GLE, 2401 International Ln, Madison, WI 53704-3121
518068334	Email/Text: PBNCNotifications@perituservices.com	Jul 24 2023 20:20:00	kohls department store, PO Box 3115, Milwaukee, WI 53201-3115

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518068332	##	Gateway One Lending, 3818 E Coronado St Ste 100, Anaheim, CA 92807-1620
518125618	##+	Gateway One Lending & Finance, LLC, 175 N Riverview Drive, Anaheim, CA 92808-1225

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-5, Asset-Backed Certificates, Series 2006-5 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, et al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Stephanie Shreter	on behalf of Debtor Christopher Reginald Conyer shreterecf@comcast.net shreterlaw@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7